

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 24-14810-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alma Sibila Blanco  
aka Alma Sibila Meza, aka Alma Sibila  
Freire  
154 Sycamore Ave.  
N. Plainfield, NJ 07060

Social Security No.:

xxx-xx-1155

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 10/23/24.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: October 23, 2024

JAN: ntp

Jeanne Naughton  
Clerk

In re:  
Alma Sibila Blanco  
Debtor

Case No. 24-14810-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 23, 2024

User: admin  
Form ID: 148

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Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2024:

Recip ID	Recipient Name and Address
db	+ Alma Sibila Blanco, 154 Sycamore Ave., N. Plainfield, NJ 07060-4651
520252372	+ Borough of North Plainfield, Code Enforcement, 263 Somerset Street, North Plainfield, NJ 07060-4846
520252374	+ Carrie Anne Gerding, Portfolio Reocvery Assoc LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952
520252384	+ Judkins Colonial Home, Inc, 428 West Fourth Street, Plainfield, NJ 07060-4264
520252395	+ Netcredit/rb / Enova, Attn: Bankruptcy Dept, 175 W Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
520252399	PENFED Credit Union, Attn: Bankruptcy, Po Box 14732, Alexandria, VA 22313
520315690	Pentagon Federal Credit Union, 6191 N SH 161 Service Rd, Irving, TX 75038
520252413	WithU, 8151 Hwy 177 Red Rock, Red Rock, OK 74651
520252414	+ Yolanda Vargas, 300 Parkside Rd., Plainfield, NJ 07060-2846

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 23 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 23 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Oct 23 2024 20:36:00	Pentagon Federal Credit Union, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004, UNITED STATES 30004-2001
520252368	+ Email/Text: bankruptcynotices@aarons.com	Oct 23 2024 20:37:00	Aarons, 1306 John Young Pkwy, Kissimmee, FL 34741-4214
520359167	+ EDI: MAXMSAIDV	Oct 24 2024 00:27:00	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 300001, Greenville TX 75403-3001
520252369	^ MEBN	Oct 23 2024 20:35:53	Apothaker Scian, PC, 100 Centruy Parkway, Ste 310 PO Box 5496, Mount Laurel, NJ 08054-5496
520252373	Email/Text: BNBSB@capitalsvcs.com	Oct 23 2024 20:36:00	Bryant State Bank, Attn: Bankruptcy, Po Box 215, Bryant, SD 57221
520252370	+ EDI: TSYS2	Oct 24 2024 00:27:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
520252371	+ Email/Text: kintrav@npmail.org	Oct 23 2024 20:37:00	Borough of North Plainfield, 263 Somerset Street, North Plainfield, NJ 07060-4846
520252375	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 23 2024 20:56:46	Carson Smithfield Collection Agency, PO Box 9216, Old Bethpage, NY 11804-9016
520252376	+ Email/Text: bankruptcy@cavps.com	Oct 23 2024 20:37:00	Cavalry Portfolio Services, 1 American Lane, Greenwich, CT 06831-2563
520300624	+ Email/Text: bankruptcy@cavps.com		

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		Oct 23 2024 20:37:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
520252377	^ MEBN	Oct 23 2024 20:33:44	Cherry Technologies Inc, Attn: Bankruptcy, 2261 Market Street #4869, San Francisco, CA 94114-1612
520252378	+ EDI: CITICORP	Oct 24 2024 00:27:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520296405	EDI: CITICORP	Oct 24 2024 00:27:00	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520252379	+ EDI: CITICORP	Oct 24 2024 00:27:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520252380	+ EDI: WFNNB.COM	Oct 24 2024 00:27:00	Comenity Bank/Burlington, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
520252381	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 23 2024 20:56:26	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520252389	EDI: CITICORP	Oct 24 2024 00:27:00	Macy's/ DSNB, Atytn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
520252382	Email/Text: BNSFN@capitalsvcs.com	Oct 23 2024 20:36:00	First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
520252383	+ EDI: AMINFOFP.COM	Oct 24 2024 00:27:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
520311818	EDI: JEFFERSONCAP.COM	Oct 24 2024 00:27:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520252385	^ MEBN	Oct 23 2024 20:36:34	KML Law Group, PC, 701 Market Street, suite 5000, Philadelphia, PA 19106-1541
520252386	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 23 2024 20:36:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
520255773	Email/PDF: resurgentbknotifications@resurgent.com	Oct 23 2024 20:56:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520252387	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 23 2024 20:45:11	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520252388	+ Email/Text: BKNotice@ldvlaw.com	Oct 23 2024 20:36:00	Lyons, Doughty And Veldhuis, PC, 136 Gaither Dr. Suite 100, Mount Laurel, NJ 08054-2239
520272092	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 23 2024 20:44:01	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520252390	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 23 2024 20:43:05	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
520314827	+ EDI: AISMIDFIRST	Oct 24 2024 00:27:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
520333252	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 23 2024 20:37:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520252391	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 23 2024 20:37:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
520252392	+ EDI: AISMIDFIRST	Oct 24 2024 00:27:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
520252394	+ EDI: MAXMSAIDV	Oct 24 2024 00:27:00	Navient, Po Box 300001, Greenville, TX 75403-3001
520252393	+ EDI: MAXMSAIDV	Oct 24 2024 00:27:00	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635

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520252396	+ Email/Text: csc.bankruptcy@amwater.com	Oct 23 2024 20:37:00	New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331
520252397	^ MEBN	Oct 23 2024 20:36:12	Northstar Location Services, LLC, 4285Genesee St, Cheektowaga, NY 14225-1943
520311963	EDI: PRA.COM	Oct 24 2024 00:27:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520252401	EDI: PRA.COM	Oct 24 2024 00:27:00	Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502
520252402	EDI: PRA.COM	Oct 24 2024 00:27:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520310541	EDI: PRA.COM	Oct 24 2024 00:27:00	Portfolio Recovery Associates, LLC, c/o Paypal Credit, POB 41067, Norfolk VA 23541
520252403	^ MEBN	Oct 23 2024 20:32:58	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
520252398	+ Email/Text: recovery@paypal.com	Oct 23 2024 20:36:00	Paypal, 2211 N. First St, San Jose, CA 95131-2021
520323188	+ Email/Text: RASEBN@raslg.com	Oct 23 2024 20:36:00	Pentagon Federal Credit Union, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
520252404	Email/Text: clientrelations@optiosolutions.com	Oct 23 2024 20:36:00	Qualia Collection Services, 1444 North McDowell Blvd, Petaluma, CA 94954
520252405	+ Email/Text: ngisupport@radiusgs.com	Oct 23 2024 20:36:00	Radius Global Solutions LLC, PO Box 390905, Minneapolis, MN 55439-0905
520252406	+ Email/Text: bankruptcy@rentacenter.com	Oct 23 2024 20:37:00	Rent- A- Center, 132 E Front St, Plainfield, NJ 07060-1235
520252407	Email/Text: DeftBkr@santander.us	Oct 23 2024 20:37:00	Santander Bank, Mail Code 10-421-CN2, PO Box 12646, Reading, PA 19612-2646
520326431	+ Email/Text: bncmail@w-legal.com	Oct 23 2024 20:36:00	Scolopax, LLC, C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101-2051
520252408	^ MEBN	Oct 23 2024 20:34:24	State of New Jersey, Dept of Labor and Workforce Development, PO box 951, Trenton, NJ 08625-0951
520331174	Email/Text: bncmail@w-legal.com	Oct 23 2024 20:37:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520252409	+ EDI: WTRRN BANK.COM	Oct 24 2024 00:27:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
520252411	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Oct 23 2024 20:56:44	US Department of Housing and Urban Devel, 26 Federal Plaza, Suite 3541, New York, NY 10278
520252410	+ Email/Text: BAN5620@UCBINC.COM	Oct 23 2024 20:36:00	United Collection Bureau, Inc, 5620 Southwyck Blvd Suite 206, Toledo, OH 43614-1501
520323147	+ EDI: AIS.COM	Oct 24 2024 00:27:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520252412	+ EDI: VERIZONCOMB.COM	Oct 24 2024 00:27:00	Verizon Bankruptcy Admin, 500 Technology Dr Suite 500, Weldon Springs, MO 63304-2225

TOTAL: 56

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520252400	*	PENFED Credit Union, Attn.: Bankruptcy, PO Box 14732, Alexandria, VA 22313

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Francis P. Cullari	on behalf of Debtor Alma Sibila Blanco cullari@comcast.net
Marie-Ann Greenberg	magecf@magtrustee.com
Sherri R. Dicks	on behalf of Creditor Pentagon Federal Credit Union sdicks@raslg.com shrdlaw@hotmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5